DOCUMENT RESUME

ED 174 883 CG 013 671

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TITLE Pre-Retirement Planning Seminars at Ontario's Ministry of Education.
INSTITUTION Ontario Dept. of Education, Toronto.
PUB DATE 77
NOTE 11p.: Best copy available
JOURNAL CIT Canadian Training Methods: Jun, Aug, Oct, Dec 1977

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Educational Gerontology; *Employer Employee Relationship; Employment Programs; Foreign Countries; *Older Adults; Planning; *Retirement; Seminars
IDENTIFIERS Canada (Ontario); *Preretirement Planning

ABSTRACT

This series of four articles outlines a pre-retirement planning seminar which was designed and presented to the Ministry of Education in Toronto, Canada. The first article identifies the participants and reasons for attending. The second article was designed to make policy makers and personnel administrators aware of these planning needs and to expose them to further considerations. The next article identifies steps to take before conducting the seminars and includes participant reading lists. The last article raises the question of necessity and justifies the need for pre-retirement seminars for employees. The articles stress the major role the employer has in insuring that all employees have opportunities to attend such programs. (BEF)

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PRE-RETIREMENT PLANNING SEMINARS AT ONTARIO'S MINISTRY OF EDUCATION

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Pre-retirement planning seminars at Ontario's Ministry of Education

JOHN KENNY

For about four years, the Ministry of Education's Personnel Development Section has been actively presenting a Pre-Retirement Planning Seminar for the ministry's staff. After 10 comprehensive programs we feel that pre-retirement planning is very important to employee morale and I think efficiency. The program has clarified some of the myths, fears and mystique of retirement. It seems, too, that as more people are taking advantage of voluntary early retirement provisions they are seeking an opportunity to

1. reaffirm their present planning process;

2. investigate new skills as part of their retirement planning.

Perhaps I should mention too, that the program is given slightly differently to varying groups of ministry persons depending on the needs that they have and identify as part of the pre-planning program. My comments that follow, however, will be based on the total experience that I have had with some emphasis on the senior professional/managerial/administrative groupings. I should also state at the outset that the program was originally developed in co-operation with staff from the Y.M.C.A. but now really represents an "in-house" program with roots to graduate work which I have done at the Ontario Institute for Studies in Education, attendance at other seminars, etc.

While most of the people who have been on the program have been within five years of compulsory retirement we have no minimum age requirement. Further, in terms of the planning process, which we emphasize, it is probably most effective with personnel with up to 10 years before reaching compulsory retirement age. We have a compulsory retirement age of 65. Under certain provisions for long service employees it may be possible for an individual to retire earlier.

Through the three-day intensive seminar, during which spouses are invited to attend any or all of the sessions, we attempt to reinforce what people in the particular group have already done in their pre-retirement planning, to present them with new or different ideas that they can test and think about and endeavour to encourage them to become proactive in planning for their retirement "career" (post work career).

Background

At the outset we asked our central Personnel Records group to give us a listing of all ministry personnel within about six years of mandatory retirement. As we have the early retirement plan for long service employees we felt it was important to be able to catch most employees who will be eligible in that time period. Our plan was to make the seminar available, its contents known, and invite attendance by "self nomination".

We worked through the list inviting like groups of people to our program. It seemed especially important when the groups came together that they were with people they had met on earlier work assignments, whom they could see as being friends. In some cases they did work together. This seemed to add a ready-built willingness to begin to share information and data about their planning to date. This sharing process, it seemed, really became the most important dynamic of our programs.

Many had done a great deal of research on various aspects of retirement, and we found that through skilled course leaders' facilitation of discussions and through our active co-ordination, the program really used much of the knowledge about retirement planning issues that already was present in our seminar room.

We selected three days as our workshop time frame. This was done on the basis of travel, if required, from all parts of the province on Monday and Friday with the workshops being run midweek. We ended up finding that with suitable pre-course reading and assignments this was just about right with the occasional evening session where the interest was present and the needs dictated. We had the full and active support of one of our top management. I feel this is necessary for the introduction of such a program.

The seminar

The first morning is the toughest — trying to get people to face squarely the fact that they would be moving into a new career and to recognize the need to plan for it ... not to fall into it unprepared. We have used various methods, but finally have found that through having members of a peer group give some of their personal reflections and understandings about that change we are able to open discussion with the use of a film called *Reflections*.

This film is an adequate example of how five different people in five different "stations" of life view moving into their retirement or post work career. From that film we are able to move quickly into small groups to reflect on the film and to look at the implications for the individual seminar participant.

The effectiveness of this first session appears to be crucial in the building of openness and trust required if this is to be other than a didactic or listening course; you need full and active participation to make it an effective "learning experience".

With the 'professional/managerial' groups, we found that some materials developed by the Industrial Relations

Centre of the University of Chicago some time ago proved to be of use. One vehicle called the Comparitor is a very neat force field analysis that tends to build an individual profile in terms of 19 potential areas of concern for each conferee. The doing of it however can be difficult as a degree of dexterity and clerical skill is required.

With our non-professional groups we found it easier and as effective to build up the groups' needs profile by describing the 19 areas in the University of Chicago work, mailing those descriptions out about six weeks prior to the seminar, and asking the would be participants to rank order their concerns. We now use this method with each of our programs.

Current programming

As a result of our experience with the mailing out of the questionnaire outlining the 19 areas, we refined our training needs questionnaire which now consists of descriptions of 15 topic areas. We ask each participant, as part of our first mailing (some six to eight weeks before the seminar), to indicate the eight or nine areas they feel to be most in need of discussion in a seminar situation and to rank order the eight or nine from most to least important items. With the results, we "tailor" each of our workshops to fit the individual group's needs.

We are surprised every time we carry this analysis out, in that each group does tend to weight its needs differently. From time to time we do get a topic which we haven't included in our earlier seminars. The end result is that we are no longer using the Comparitor and are gaining additional experience in having each group play an important part in the design of its own learning experience.

Our program: a reflection

The area that most participants, to date, really want to discuss in most detail is financial planning in the broadest sense. As part of our extensive pre-conference assignment, we have the participants work out detailed present expenditure statements. Through four to six weeks of keeping track of all that they are spending and endeavouring to do the kind of cash flow analysis that would simulate an 'average' period (by including major expenditures as well), individuals are able to look at their 'here and now' budgets. We have a computerized onsite facility so that each of the participants can compare spending patterns with others in the same region, family size and income to the Statistics Canada Tables.

This allows an opportunity for personal reflection where their spending falls below or vastly exceeds what one might call normal averages. The participants are also asked to bring other additional financial information which may have a bearing on their early retirement or post-65 income.

Also included in the pre-conference kit are two of the eight session notes that we have prepared. The first deals with some strategies towards successfully understanding the process of ageing. We ask people to prepare answers to a number of issues that this handout raises, and these questions become part of our first morning's deliberations. The other pre-course reading deals with intellectually understanding the origins of retirement, the concept of paid retirement in Canada today, and lays the groundwork again for the seminar. Where possible, we have tried to meet with the participants about six weeks in advance of the seminar and go through the materials. When not possible this is carried out by correspondence.

A lot of value comes from having a well thought out program, that is able to deal with such areas as:

Nutrition;

Social and sexual mores/myths;

Why not to move to "that retirement" or dream community;

What you need to do to determine what gave you "jollies on the job" and how to translate those satisfactions into your post-retirement projects;

How to get the most out of leisure;

The building of a personal plan of action for retirement;

Legal terminology and affairs, an understanding of a personal meaning of retirement, and understanding the ageing process;

A clear concept of role changes and attitudes that will affect us as we move into retirement;

A clear understanding of an individual's sources of income and assistance in concepts of retirement budgeting and financial planning — all in aid of providing the groundwork and assistance required in initiating a comprehensive personal plan for retirement.

Centralised training program or not

There is a lot of value in working in the community in which people reside. Each community has its own facilities and agencies for dealing with people over 60. They may take the form of passes for movies, public transportation, art galleries, etc. They may include the kinds of clubs or volunteer activities available in the community. Bringing people from all over the province from varying communities has proved to be less rewarding than working in the community in which the individual resides. We find too that by bringing in people who have already retired to talk about their typical work/leisure day, and about the facilities available in the community has proved to be very important. I think too that seminar participants need to identify with the resource leaders as in essence being peers. (Our guest experts are generally retired or nearing 'retirement'). This seems to be especially true in dealing with issues such as family relationships, how to deal with the mortician, gainful employment when required, living area and living arrangements, mental and physical health, continuing self-development.

We keep the expert input to short vignettes and use them as people who can answer questions.

Spouses

Whenever possible the spouses should be included. We started our program initially including them just on the third day when we talked about legal issues, leisure time, recreation, ageing, health issues and nutrition, but there are many more issues in the marital relationship than those. To me, our most successful programs have been the ones where spouses were able to, and wanted to attend; were there as equal members of the seminars, and in essence, able to be in different groups and share with their partners the benefits derived from the other discussions.

Where the employer is able to assist financially in travel or meal arrangements, this has a tremendous effect, I feel, on the morale of the family unit ... and this, from an employee relations/staff development point of view is an important pay-off.

Hopefully, our employees who are approaching retirement may do so without fears and concerns and remain happy and productive on the job, while they are working, and look forward more positively to their retirement. It is my personal hope, that we can get participation from increasingly younger groups of seminar participants who are not "locked in" and are still able to make planning corrections in plotting the course to a successful retirement.

Retirement 2: awareness is only the beginning

JOHN KENNY

In the June issue I reported on the Pre-Retirement Planning Seminar which I have been managing in the Ministry of Education for four years. In it, I noted that many of those attending our programs were there to reaffirm their present planning processes, and investigate new skills as part of their retirement planning.

In the Ministry, we have now completed our eleventh program with people attending, through self-nomination, from all over the province of Ontario. I have been very much encouraged by the very positive reputation which this three-day workshop has gained, especially among the professionally trained personnel. They have been very willing to participate in the advanced planning for each seminar and in completing rather substantial homework assignments prior to their attendance at the seminar. Further, we have been getting the active participation from increasingly younger groups of seminar participants who are in a better position to look at the options still available to them, and are thus able to make planning corrections in plotting their course to a successful retirement.

Buoyed up by these programs, David Watt my co-facilitator and I were pleased to take on an assignement recently for the Personnel Association of Toronto. We designed an extensive seminar entitled "Awareness is Just the Beginning: A Look at Pre-Retirement Program Methods, Models, and Strategies" which we presented June 7, 8, 9.

We were very pleased to have this opportunity in that it allowed us to test, to re-think, and to present the rationale behind what we do in the present seminars that we give to prospective retirees. The designing, too, was fun in that we had recently completed a program for retired persons entitled "Managing Your Time in Retirement" which had allowed us to test the contents of our program against the concerns of persons actually in retirement. I might say, too, that most of those concerns that we dealt with for the pre-retired were the concerns of the retired.

Retirement is one of the least understood, and least planned stages or passages of life. For most, retirement raises more questions than it answers. We feel that retirement planning or the lack of it can trigger and aggravate social and occupational problems that we haven't yet begun to solve, or even think about very seriously in our organizations.

Every concerned Personnel Manager, Training Director, and Benefits Administrator spouts the truism that careful planning and preparation is required for a happy and successful retirement. The prospective retirees are urged to plan for their financial, physical and psychological well-being after their retirement . . . but how much of that is actually provided for in the organizations? I recently participated in the interviewing of nearly 40 companies and organizations in the metropolitan Toronto area, and was disappointed to learn how few provided their employees with anything near to a comprehensive approach to retirement planning. I would draw your attention to the May 1977 issue of the *Personnel Journal*, pages 235 to 237.

ABOUT THE AUTHOR

John Kenny has been involved for about four years with the designing and presenting of Pre-Retirement Planning seminars for the Ministry of Education, where he is Chief Personnel Development Officer, Professional Development Branch. An MBA and an M.Ed candidate, he has taught business at Ryerson, York and University of Toronto.

In his fourth term as Chairman, Professional Development, of the Ontario Society for Training and Development he is also a member of the National Professional Development Committee of the American Society for Training and Development. John is presently assisting in Pre-Retirement Planning programs with a number of organizations in Toronto.

Our "Awareness" seminar had as its goals the provision of a heightened understanding and sensitivity to the need of pre-retirement planning/counselling programs from two reference points: (1) as people who can influence the policy, design and delivery of such programs in their organization, and (2) the person who will, of necessity, retire one day.

Our target group was: General Managers, Personnel Managers, Training Directors, Benefits Administrators, and others able to influence the policy, design and or delivery of pre-retirement planning/counselling programs in organizations. We dealt with the issues from three different vantage points — considerations that need to be made in retirement planning / counselling programs, issues in program planning and decisions to mount such programs, and specific examples of program content which we have developed in our various programs.

1. Considerations in retirement planning:

The need to identify differences between groups.

Factors to look at in the planning of a program.

Employer's responsibility vs. individual responsibility.

Potential gains for the employer.

Potential gains for the employee.

Initiating and gaining support for a program: who needs it and when: "eligible for retirement" — a blow to many; evaluation of a program — meeting the needs; advertising a program.

2. Program planning and decision:

Program models.

Samples of audio-visual materials and types of films.

Discussion on the use and types of printed materials available.

Selection of time and place.

Use and selection of resource persons and experts.

Functions of the co-ordinator.

"In-house" vs. "Out-house" programs.

3. Examples of program content

Budgeting.
Financial/Investing.
Nutrition and Health.
Bereavement.
Legal issues.
Living arrangements.
Mental health — "explaining the myths".
Use of time and leisure.
Employment opportunities

David and I will be repeating this program again — November 9-11, and are looking forward to it in that it provides us with a further opportunity of learning and testing how to do our regular pre-retirement program better, and the hope that we will be able to test some ideas that we have for the planned 'trainer' program in the pre-retirement planning area.

In the next issue of *Canadian Training Methods* I hope to present you with an overview of the highlights of my personal learnings through giving pre-retirement planning programs and the "Awareness" program to diverse groups. Further, my hope is to present you with an overview of a trainer program in some future issue.

In the third article in this series, I will endeavour to share with CTM readers some personal observations on learnings about the design, content and delivery of pre-retirement preparation seminars.

Retirement 3: Welcome to Utopia

or what to be aware of if you want to conduct pre-retirement seminars

JOHN KENNY

In the June issue of *Canadian Training Methods*, I reported on the Pre-Retirement Planning seminars, which we have been running at the Ministry of Education, Ontario, for four years. In it, I noted that many of those attending our programs were there to reaffirm their present planning processes and investigate new skills as part of their retirement planning.

In the second article (August), I reported on a program designed for the policy makers, personnel administrators, general managers, and so on, entitled "Awareness is Just the Beginning" (being repeated at the Personnel Association of Toronto, November 9-11. We have often said that people need to involve themselves with careful planning and preparation if they are to have a happy and successful retirement career. The prospective retirees are urged to plan their financial, physical, and psychological well-being after their retirement. But how much of that is actually provided for in organizations? The "Awarenesss" seminar has as its goals the provision of, and understanding and sensitivity to, the need for pre-retirement planning/counselling/preparation programs in our organizations.

In the title for this article, I have taken licence from D. F. Pellicano's article (*Personnel Journal*, May 1977) in which he discusses and scores the pre-retirement counselling programs on a spectrum — scoring from 1 to 9 with "1" being the gold watch and a handshake company participation in an individual's retirement, through to an intensive personal program, which he scores "9" and calls "Utopia". My own bias is that the program which we offer Ministry of Education employees comes close to "9" on his scale, in that we have personal study (reflection), personal counselling, and classroom/group situation as a part of this program. But then, this article is to share with you some of my personal learnings developed over the years, not to talk about articles written by other authors.

Initially, we employed an instrument on the first morning of our seminars called the "Comparator" exercise, developed by the University of Chicago's Industrial Relations Center. It identified 19 areas of possible concern to people planning for their retirement, and through a kind of force-field analysis helps people to focus in on the major concerns/topics that they have in their own planning processes. We have found that this instrument is a rather cumbersome exercise requiring manual dexterity, time, and a great deal of understanding of the "process" taking away from understanding of the "content" issues intended in the exercise. From it, however, we have developed a questionnaire which identifies 15 areas of possible concern to pre-retirement planners.

Eight to ten weeks prior to participants coming on one of our programs, we ask them to rank order the top eight of their concerns. Then, as a planning team, David Watt and I determine the topics of interest to the group. Based upon their priorities, and also the amount of time we've got, we then establish the content and time to be spent on each of the topics most sought by the participants. From this, and our available resources, we determine the particular program outline so that each seminar is designed for each group. It takes time and requires effort, but seems to pay off.

Generally, we use the mail-out needs analysis questionnaire about ten weeks prior to the seminar. On one occasion, I had the opportunity to spend a lunch hour with a group of people interested in attending the program. This group interview and clarification session, in my limited experience, has certainly presented another facet that you might want to consider. The group interview for clarification of what it is is you intend to help them accomplish in their seminar, or through personal interviews, certainly works towards accomplishing that "Utopian" program.

One of the main learnings that came from our experience with this questionnaire is that with non-professionals, first line supervisors, blue collar workers, and support personnel, there is a greater concern over budgeting, financial management, other work/career items, sources of income, etc., all tied to an economic base. However, among more highly paid professional and managerial personnel with long service records (and hence larger pensions), the tendency is to place those items relatively low on the list, in favour of such things as volunteer activities, use of leisure time, and continuing self-development. This latter item tends not to come up on the needs identified for our blue collar workers, but then, perhaps, I should have recognized this from theory ... such as Mazlow's Hierarchy of Needs....

Based on our experience with this instrument, we have determined that there generally should be at least two different kinds of presentations and seminar formats for pre-retirement planning workshops. This programming gets further complicated in that, for many managers and professionals, attendance at seminars and meetings is a commonplace occurrence in their lives, whereas support personnel may not have had further seminar experiences since they left high school. The expectations of the style of the facilitators and presentation of material is vastly different between these two groups, based upon their previous experience. It is with that in mind, that we also have developed two different groupings of resource persons to provide us with "expert" vignettes during the workshops. In the case of professional staff, these expert vignettes need to be short in terms of detailing information, and the resource persons need to be able to actively field questions that have been gnawing away at the

seminar participants — many of whom already have done a lot of planning.

In the case of support personnel, the resource people need to be able to provide more information, presenting it in such a way that it is clear and concise, and to provide reference points/persons for the participants to turn to after the seminar, for further information, clarification, and support. My personal observation, then, is — and perhaps this is in keeping with good adult education techniques — that the facilitator/co-ordinator of pre-retirement planning programs needs to be sensitive to his group, and needs to provide the kind of resource people who can best meet the participants' learning styles.

I would also caution you against having people with too wide a salary spread and widely varying pension expectations in the same study groups. Retirement is personal and participants need to do a little peer referencing in small groups. There is nothing like major differences in salary to silence that discussion.

Essential reading

This seems to be the place to mention an essential reading to all who wish to move into this field as co-ordinators of adult education programs. I recommend that you read "Principles and Conditions for Learning in Adult Education" by G. R. Pine and P. H. Horne in the October '69 issue of *Adult Leadership*. It will provide you with a great deal of help in understanding some of the principles and conditions regarding learning and behavioural change. These are discussed in the article, and their implications for adult education are enunciated.

Your understanding of them will assist you in your educational programming through more effectively assisting different groups of adults in their acquisition of problem solving and learning. One caution, however, in using the contents extolled in the Pine and Horne paper . . . you must be seen by your participants to be congruent, both in terms of your presentation style and your own career planning.

I should also note that in my mind there is a further difference between retirement preparation and pre-retirement planning. Retirement preparation is something that would occur within six to eighteen months before legislated retirement. This would provide the employee with an opportunity to understand the benefits that would accrue to him on retirement, where to apply for the various government programs, the timing, sequence, etc. On the other hand, pre-retirement planning seminars aim at people 10 to 15 years from mandatory retirement. These seminars help people make planning corrections in their long-term preparation for retirement: hopefully, too, life planning skills which will enable them to continue to have a happy and useful life leading to and into their retirement "careers"!

You should determine early in your thinking as to whether your organization is willing to support a pre-retirement/continuing life skills program. My own bias is, of course, in the provision of long-range life/career planning assistance. It's interesting to note, too, that there tends to be a greater interest in attending the "planning seminar" from those in the professional and managerial groups than we find present in the support services groups.

I feel that the inclusion of spouses adds immeasurably to the design of our program. They can and do play a very important role. Many seem to be doing the homework assigned to their spouses before a seminar, and their inclusion in the seminar lends much to the various discussions. Some may be retired, some may have been homemakers, but they bring a very different perspective into the seminar room, and back home provide the main support system for the employee. Further, this inclusion provides an opportunity for our organization to provide an increased understanding of the kind of life they can both look forward to living together after mandatory retirement. The inclusion of spouses tends to broaden the scope of discussions and brings more varied experiences to bear on the group's deliberations. My experiences suggest, too, that spouses seem to talk more freely from the start of these seminars and, in fact, may well assist you in achieving a successful program.

We make extensive use of pre-conference materials in our program. The materials take time and effort to complete, and, in doing so, they commit the individuals to an active participation in the seminars. It prepares them for the discussions, generally involves the "at home" spouse, and may, in fact, initiate the first talking together between the spouses on pre-retirement issues.

I found it of some interest to learn that the Canadian Broadcasting Corporation sends information about pre-retirement planning to all of its employees over the age of 55. This both provides valuable information and builds interest within individuals who are then able to attend their pre-retirement planning seminars; again through a self-nomination process.

Homework provides some structure to the first session through your ability to use appropriately worded questions that have been written out in advance by the participants. Such questions require thought during the preceding weeks, virtually priming the group for their first group exercise. I should also state that the assignments are being done by Ministry personnel. This may be due to the very positive reputation that the program enjoys within the Ministry of Education, or through an increased concern or awareness in pre-retirement issues.

Another area that you need to consider is the use of print and audio-visual materials. I have only recently learned that through information overload you can really kill your participants with far too much reading, the negative impact being that little or no reading gets done during the seminar series. Perhaps, your people will put the massive pile aside to pile up as a retirement project to be read in the future. But then, does this putting aside of your materials help in their planning or preparation?

We are endeavouring to develop summaries of our sessions in order to help people, through reinforcement, to remember what occurred during the intensive three-day seminar. We are providing shopping lists of pamphlets and reference persons participants can turn to for updated information as they approach retirement, but we are finding a real dearth of Canadian content pre-retirement seminar materials.

Summaries for reinforcement

There are various films and filmstrip/cassette programs available from the United States, but there are several things you need to be aware of: their social security and many of the terms are different from our own, and this may turn off your employees. Another element is the almost missionary fervour that is present in some U.S. materials. This fervour does not seem to sit well . . . at least with our employees. There are many slick graphics and other print materials that are available, but many seem to talk down to the older adult. Beware of the materials that are available, and be aware of the probable need to develop your own, suited to your own particular organization.

Where there are provisions for early retirement, it would seem, from our

experience, that it is now being regarded in a much more favourable light — this in itself is a very marked learning. I think that this may be due both to the program we offer, and to a more general societal acceptance of retirement as being a positive occurrence in one's life. Attendance on our program is by self-nomination and is, of course, voluntary. It may be that through the seminars people are learning that they can enjoy life, and it needn't be within the traditional work place. If they have an adequate pension, maybe they can break free!

Through the process of developing and delivering various pre-retirement preparation planning and policy workshops, I have a great deal of personal difficulty being aware of my own learnings. I think that Professor Ann Fales of the Department of Adult Education, at the Ontario Institute for Studies in Education has really pinpointed a problem of mine — that being the difficulty I have in sitting down and reflecting on my own learning processes. Like many trainers, I think, I have tended to be a very activity-based person taking new ideas and information and immediately doing a kind of accept/reject decision, taking those I accept and virtually putting them into practice.

Professor Fales, knowledgeable in both Adult Education and Gerontology, has, I think, contributed greatly to my own learning through identifying this key component. I have had a great deal of difficulty in such reflecting and through the last six months I have endeavoured to consciously try to reflect upon how the various experiences have affected my work and personal development. The use of a personal diary or journal about your professional activities would seem to be a very valuable tool through which you can learn from your own mistakes.

I have used the opportunity of writing this article to re-read many of the scratch notes that I have made on agendas and various other materials in an effort to pinpoint some of the significant learnings for me. This has certainly been a difficult yet rewarding process, and I hope that the learnings identified above point that out. It is through the use of these articles that I am trying to become more increasingly aware of the need to developing a constructive-reflection ability if I am to continue to grow and better serve the needs of my client groups. These articles are providing the discipline for me to do so.

Retirement 4:

Pre-retirement planning — why bother?

JOHN KENNY, Chief Personnel Development Officer,
Professional Development Branch, Ministry of Education, Ontario

We are finding at least three general groups of people attending our pre-retirement seminars: (1) Those approaching retirement, who are seeking information about the various facets of retirement which is a key concern in meeting their preparation for "R" day. Many of the seminar conferees are only confirming the planning, which they have already done. (2) Many others need specific planning help as they have done no planning. (3) Younger persons contemplating retirement and needing assistance in their long-term pre-retirement planning.

I believe one requires direct assistance in moving into retirement, both at "R" day, but also well before retirement day. The younger the planner the greater the assistance which can be provided in looking at retirement, the possibilities still existing, and of some changes in direction which can be made. Resteering and corrections tend to be individual in their nature.

This raises the question as to what kind of counselling we can, in fact, provide. In the subject area of benefits on retirement — such things as group life insurance, etc. — the company benefits administrator is quite prepared and able to provide for that kind of counselling. We can also suggest that a person see the insurance agent or financial counsellor he or she has dealt with over the years.

But the question of life skills planning still remains. Corrections in career, corrections in direction of social, family and living arrangements, require consideration as elements of the kinds of issues that have to be addressed in preparation of the new model of Pre-Retirement planning I've been proposing. I feel that there is a need to build life skills planning, stemming from career planning concepts, into Pre-Retirement Planning Seminars. It certainly has become a key element in our P.R.P.

But what about the sponsorship of Pre-Retirement Planning Seminars?

It appears to me that in organizations, companies, government agencies, etc., there is an increasing awareness by the employers that many of their employees are reaching retirement age (legislated retirement) seemingly without having planned (a) financially, (b) physically, (c) mentally, for the new life which such a retirement imposes upon them. But whose problem is it? ... The employer's? ... The employee's? Society's as represented by the state? ... If programs are mounted, who should pay the cost? The employer, ... the employee or the state through its educational system (Community Colleges, etc.)?

From the outset, our society attempts to get us to conform through schooling, through the job, so that during our schooling and working life we are squeezed into a mould ... then at "R" day we're abruptly pushed out. For the "pushed out" retiree there is no one there to pick him up, no mould to conform to, no system in place to give him salary and income, purpose, or needed positive feelings that the "organization" has previously provided him in the form of a support system ... the company which has been present throughout that person's working life.

What about in-house pre-retirement preparation or planning training?

These programs, it seems to me, provide an opportunity for the organization to help provide prospective retirees with additional purpose, some 'reason' to life and to reinforce the fact that there is an important place in our community life for the retired.

There seem to be a number of reasons why pre-retirement planning seminars should be held. These include:

(a) Stress on the employee as "R" day approaches.

(b) Stress on the other spouse in retirement.

(c) The working population does not understand the total reality of retirement. At first, it seems like a big vacation, then it becomes an awful stage. Few have planned how to handle this portion of their lives.

(d) There seems to be a false belief that pre-retirement planning deals only with things *financial*. It should be taught that retirement can be meaningful in terms of things *psychological* — and can build, in fact, a new life. In terms of things *attitudinal*, — there is an opportunity to build a positive attitude for prospective retirees. It is possible, too, to become more aware of how to become productive and happy in retirement. Also, a pre-retirement planning program provides an opportunity to understand the financial implications of "R" day and how these are an overriding influence on *leisure* activities and the various other facets of one's future lifestyle.

A major problem, however, exists in that many of those who really need this kind of program avoid attending them; or there may not, in fact, be programs available locally to those who need them from our educational institutions. Employers have to look after safety training and other items related to health hazards. But one really does have to wonder about the provision of programs, of the type proposed here, to help reduce future health-oriented problems. So why shouldn't the employer sponsor programs in Pre-Retirement Planning?

Many employees need "help" at retirement in recognizing the financial implications, the physical and mental aspects of retirement and ways they can channel their vibrant work abilities into volunteer and/or public service activities as outlined above.

Many do need help at retirement to ensure that they do receive the benefits to which they are entitled. Some have an opportunity to make the choice whether to retire or not. People need to understand the implications of such 'retirement.' The benefits to our society, on the other hand, are high in potential pay-off in that counselling costs are relatively low, it may be possible to reduce health care costs, and the costs of institutionalization of the older person (at least for a while). The overall costs to our society, then, will I believe be lower!

We still maintain that retirement is like a career change. Why not deal with retirement issues in such a way that they are seen to be similar to any other

change in lifestyle during life up to that point. The change to school, to high school, the change of jobs: how has the person handled life's changes so far? (Note: Gail Sheehy's book *Passages — Predictable Crisis in Adult Life*).

To consider retirement like a career or job and to look at its changes (the post-work career) in a more favourable light is the approach we use and you might employ. But an individual must understand the processes and how he/she has handled "moves" previously. Therefore, through such programs as Pre-Retirement Preparation and Counselling, individuals may be able to draw on their background experience, plus those new skills, and be better able to adapt to life in retirement.

"Why bother?" was inspired by Henry S. Hunnisett, author of *How To Survive Retirement in Canada* in a recent speech on preretirement planning to the Session of Learning Opportunities for Older Persons, October 18, at O.I.S.E in Toronto. Doris Clarke (Mohawk College, Hamilton Ontario) talked at that meeting of "getting ready now for your years of freedom" and Linda Tribbling (Centre for Rational Living) offered those in attendance six tips on designing such programs:

(1) Segment your audience. The topics for a particular group must be carefully chosen in a pre-retirement training program. You must zero in on one segment of the "market", as there are at least three phases of the retirement experience: survival, adjustment, enjoying (see actualization).

She went on to say that in the *survival* period, people need data; in the *adjustment* period, people have got data and have to get insights into themselves, their identity, etc.; in the *enjoying* period, people have the data and understanding of themselves and are able to enter into recreational and leisure activities.

Keeping these phases in mind, it is important, therefore, that in a pre-retirement planning program, the participants in any one group are homogenous, ensuring that they have similar learning needs, socio-economic background, and share the same "position" going into retirement. . . . "Telescope your programs onto your target audience".

(2) Saturate the market. When giving public programs, there is a need for a multi-media marketing, promotional approach. No one means, as Doris Clarke points out, will get to all the people. Radio, grocery store notice boards, local press and flyers all have a place to try and get to the unreached — those people you want to attend your public programs. Personal contact is a very positive strategy.

(3) Specify solutions. Emphasize "how to's"; how to resolve a person's questions. Be specific in what your course will do, and try and be as specific as possible when answering questions about individuals' personal alternatives. People need the "How to . . ." to handle everyday concerns.

(4) Customize the content. Allow options. The University of Chicago, for example, suggests that there are 19 areas that may be included in pre-retirement preparation. Allow the participants to choose those options that are most meaningful to them from that vast array as well as those that in the eyes of the presenters are most important to the prospective retiree.

(5) Catalyze. Endeavour to set up social networks of those persons attending such programs. Near "alumni groups" may provide the social support systems and the social interactions that the prospective retiree requires. During the program the facilitator must actively involve the participants in their learning experience. The personality of leaders and speakers is important in this process.

(6) Be critical in your evaluation of your program. Find out from the participants what was not good, what was wrong, how to improve "my program". Listen to those who pass out the accolades but, more importantly, seek out those who do not. Determine why they did not feel the program met their needs, if in fact you are to meet future groups' needs. Are you as the leader getting what you need from the evaluation?

In conclusion, it would seem to me that individuals need be aware of themselves, of the services available to them when they retire, of their fiscal, physical and mental health needs. To accomplish those ends the employer has a definite role to play in ensuring that the individual has, at least, the opportunity of attending pre-retirement planning or preparation seminars.

There are experienced groups who are able to help you in your presentation of such seminars. They range from groups of seniors, through social agencies, consultants, departments and ministries of governments, but most important are the groups of seniors and the retirees themselves. They have 'passed this way' and are best able to help you in the design, mounting, delivery and evaluation of your program.